

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Brad D. Wilhelm
 Debtor

Case No. 18-10932-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jun 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db #+Brad D. Wilhelm, 45 Nutmeg Lane, Levittown, PA 19054-3411
 14054283 +Chris Simcox Esquire, 3907 Newportville Road, Levittown, PA 19056-3242
 14054284 +Chrysler Capital/ Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
 14054295 +FINANCIAL INSTITUTION LENDING OPTIONS, 550 BAY VIEW RD STE A, PO BOX 750,
 MUKWONAGO WI 53149-0750
 (address filed with court: System and Service Technologies, 4315 Pickett Road, PO Box 3999,
 Saint Joseph, MO 64503)
 14054285 Harris Comfort, PO Box Newtown, Newtown, PA 18940
 14054286 +Kardos, Rickles, Hand, & Bidlingmaider, 626 South State Street, Newtown, PA 18940-1509
 14077448 +Medallion Bank, c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14054287 +Melissa Weaver, 13 Pear Court, Flemington, NJ 08822-2051
 14054288 +Nationwide Insurance, PO Box 13958, Philadelphia, PA 19101-3958
 14054289 +RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3026
 14054292 +Shanna Cook, 58 Penn Lane, Levittown, PA 19054-2513
 14054291 +Shanna Cook, 18103 Cornerstone Drive, Morrisville, PA 19067-7920
 14054293 +Somerset County Prob, Po Box 3000, Somerville, NJ 08876-1262
 14054294 +Sst/medallion, Attn:Bankruptcy, Po Box 3999, St. Joseph, MO 64503-0999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 09 2018 02:10:05 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 09 2018 02:09:06
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 09 2018 02:09:41 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14054282 +EDI: CHASE.COM Jun 09 2018 05:53:00 Chase Card Services, Attn: Correspondence,
 Po Box 15278, Wilmington, DE 19850-5278
 14054290 +EDI: DRIV.COM Jun 09 2018 05:53:00 Santander Consumer USA, 5201 Rufe Snow Drive,
 Suite 400, North Richland Hills, TX 76180-6036
 14054296 +EDI: VERIZONCOMB.COM Jun 09 2018 05:53:00 Verizon, Attn: Wireless Bankruptcy Admin,
 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225
 14054298 EDI: WFFC.COM Jun 09 2018 05:53:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
 Frederick, MD 21701
 14054297 +EDI: WFFC.COM Jun 09 2018 05:53:00 Wells Fargo Bank, Po Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2018

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
BRAD J. SADEK on behalf of Debtor Brad D. Wilhelm brad@sadeklaw.com, bradsadek@gmail.com
JILL MANUEL-COUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com
REBECCA ANN SOLARZ on behalf of Creditor Medallion Bank bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Brad D. Wilhelm	Social Security number or ITIN	xxx-xx-3221
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-10932-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brad D. Wilhelm

6/7/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.